

Interest Rate Reduction Refinance Loan



Streamline Refi

RRR

IRR

Rate Reduction Refinance

IRRL

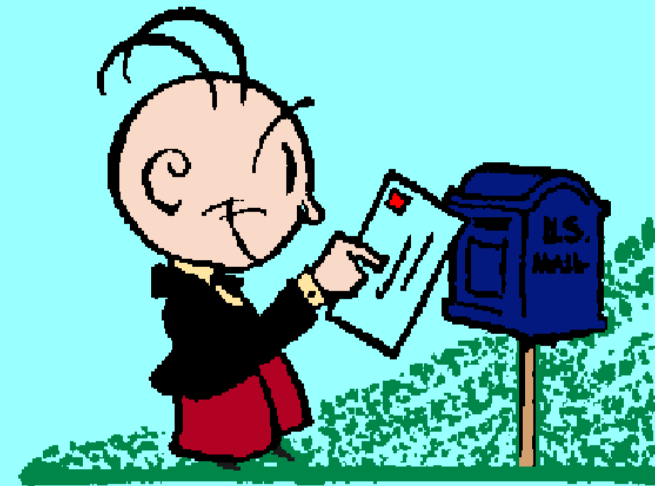
IRRR

“Earl”

IRRL

One-Time Restoration

- What to submit for restoration of entitlement
 - Completed and signed VA Form 26-1880
 - Proof of payoff of the loan
 - Old Certificate of Eligibility (if available)
 - Written statement from veteran





Department of Veterans Affairs

VA-339-0002767

CERTIFICATE OF ELIGIBILITY FOR LOAN GUARANTY BENEFITS

NAME OF VETERAN (First, Middle, Last)

VICTOR E. VETERAN

SERVICE NUMBER/SOCIAL SECURITY NUMBER

001-00-0000

ENTITLEMENT CODE

4

BRANCH OF SERVICE

ARMY

DATE OF BIRTH

01/01/41

Is eligible for the benefits of Chapter 37, Title 38, U.S. Code, and has the amount of entitlement shown as available, subject to the statements (if checked) and prior usage shown below.

- ☐ Valid unless discharged or released subsequent to date of this certificate. A certification of continuous active duty as of date of note is required.
- ☐ Excluded entitlement previously used for VA LIN _____ as shown herein is available only for use in connection with the property which secured that loan.
- ☐ Entitlement has been used for manufactured home purposes. Remaining entitlement for additional manufactured home use is _____.
- ☐ Not eligible for any loan to purchase a manufactured home unit until veteran disposes of unit purchased with manufactured home loan number VA LIN _____.
- ☐ Entitlement previously used for VA LIN _____ has been restored without disposal of the property, under provision of 38 U.S.C. 3702b(4). Any future restoration requires disposal of **all** property obtained with a VA loan.

LOAN NUMBER (Include amount if Direct Loan)	ENTITLEMENT		DATE AND INITIALS OF VA AGENT
	USED		
	3710	OTHER	
			\$36,000
39-39-6-0123456 (01/95) (EXCL)	\$36,000		\$0.00

*The amount shown is increased by up to \$14,750 for home purchase and construction and condominium loans which are for an amount in excess of \$144,000. The guaranty will not exceed 25%.

NOTE: The figure shown as available entitlement represents the portion of a loan which may be guaranteed or insured by VA to a lender. For information about maximum loan amounts, see VA Pamphlets 26-4 and 26-71-1, or contact the nearest VA office for further information.

Available entitlement is subject to reduction if VA incurs actual liability or loss on the loan(s), if any, listed below, obtained by the veteran with the assistance of loan benefits derived from military service in WWII or the Korean conflict.			REDUCED		
			ITEM	DATE	INITIALS OF VA AGENT
OUTSTANDING LOAN NUMBER(S)	DATE	INITIALS OF VA AGENT			

SAFEGUARD THIS FORM FOR FUTURE USE

SECRETARY OF VETERANS AFFAIRS

Denver, CO 80228

(Issuing Office)

11/15/2000

(Date Issued)

PJ

Paula Jesse

(Signature of Authorized Agent)



Reminder!



VA guarantees the loan, not the
condition of the property!

**Is the property
structurally sound?**

It's time to
FIND THE
FRAUD!



Energy-Efficient Modifications

- **Solar heating systems**
- **Solar heating and cooling systems**
- **Caulking and weather stripping**
- **Furnace efficiency modifications**
- **Clock thermostats**
- **New or additional insulation**
- **Water heater insulation**
- **Storm windows and/or doors**
- **Heat pumps**
- **Vapor barriers**



Post Test

1. True

2. False

3. True

4. False

5. False



6. False

7. False

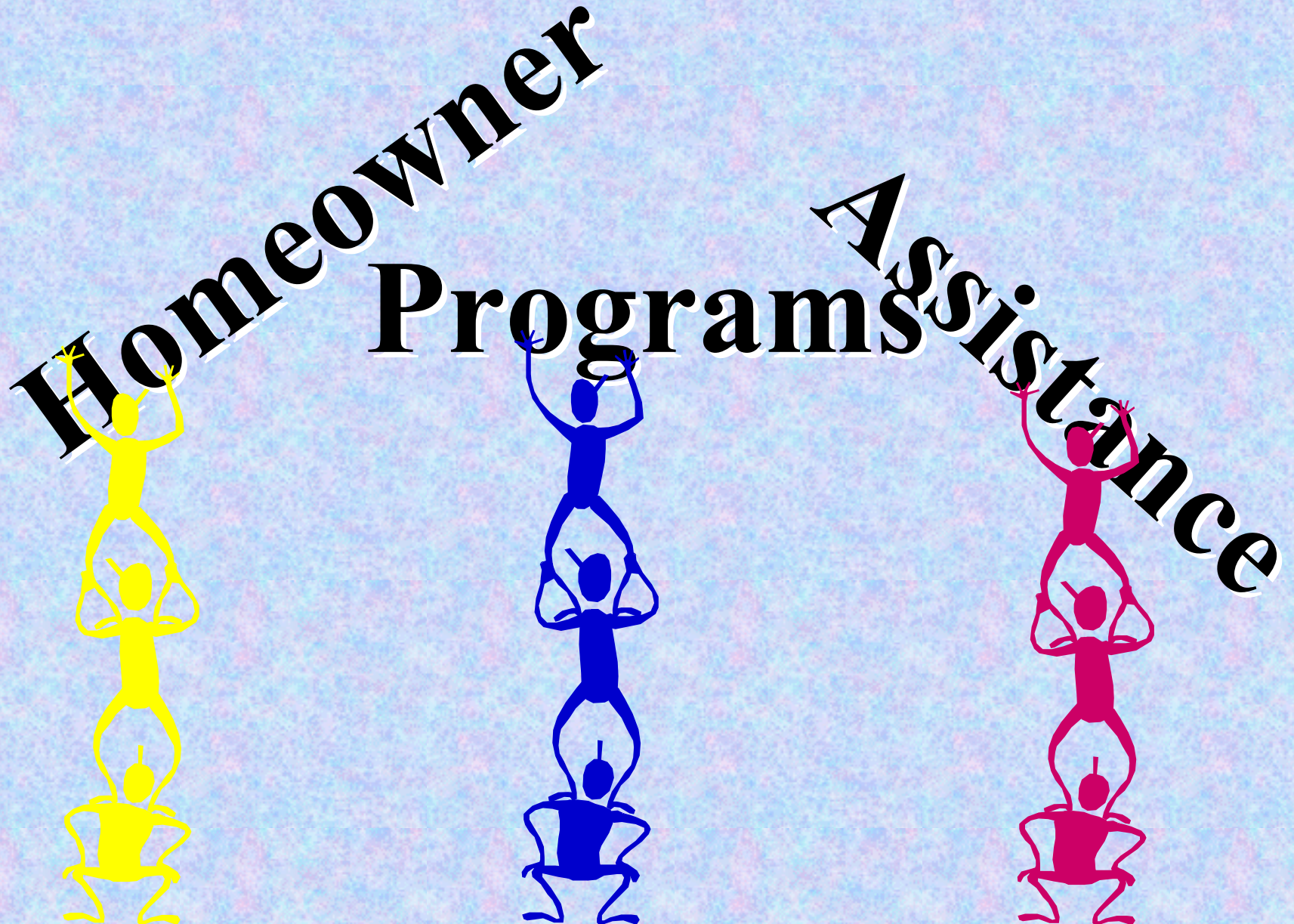
8. True

9. False

10. False

How did you do?

Homeowner Programs Assistance

The image features three vertical columns of stylized human figures. The left column consists of three yellow figures, the middle column of three blue figures, and the right column of three red figures. Each figure is in a crouching position with its arms raised, reaching towards the text above. The figures are arranged in a way that they appear to be supporting or reaching for the text. The background is a light blue and white checkered pattern.